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Consumer Protection Division
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REQUEST FOR PROPOSALS
FOR PROJECTS TO HELP WASHINGTON HOMEOWNERS
AVOID PREVENTABLE FORECLOSURES OR TO AMELIORATE THE EFFECTS OF
THE FORECLOSURE CRISIS

I. INTRODUCTION AND PROJECT SCOPE

The Washington State Attorney General's Consumer Protection Division has reached a settlement with the nation's five largest private mortgage servicers. In addition to national relief administered by the banks, the settlement includes a cash payment to Washington of approximately \$43.8 million to be used for either direct or indirect restitution to Washington state consumers. The Washington Consumer Foreclosure Remedies Fund Committee ("Committee") has been formed to review proposals and distribute these funds to non-profit organizations, tribal organizations and local, county or state government entities serving Washington state consumers. Eligible projects will be aimed at stopping preventable foreclosures or ameliorating the effects of the foreclosure crises. As permitted by the settlement, the following options are available:

- 1) Supplementing the amounts paid to state homeowners under the Borrower Payment Fund;
- 2) Funding for housing counselors;
- 3) Funding for state and local foreclosure assistance hotlines;
- 4) Funding for state and local foreclosure mediation programs;
- 5) Funding for civil legal assistance; or
- 6) Funding for housing remediation and anti-blight projects.

You may find the documents that govern this matter on the National Settlement Website - <http://www.nationalmortgagesettlement.com>.

II. DEADLINE. All applications must be e-mailed or postmarked no later than 5 PM PDT, June 29th, 2012.

APPLICATION DIRECTIONS

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III. PROJECT EVALUATION. The Committee members are experienced in financial services, foreclosure assistance, mortgage lending, civil legal services or housing related issues. The Committee will review applications and make recommendations to the Attorney General regarding the use of the funds. As required by the settlement, the Attorney General will exercise his discretion over the final disposition of the funds and will provide instructions to the Escrow Agent accordingly.

As further explained below, the Committee seeks innovative proposals for projects to stop preventable foreclosure or ameliorate the effects of the foreclosure crisis. Desirable criteria for proposals include use of funds:

- Targeted at the population of consumers who were harmed by unfair or deceptive mortgage servicing practices
- To reach underserved populations
- Offering the greatest public benefit potential per dollar spent
- To provide a unique or necessary service to consumers
- To provide geographic diversity
- To operate with low administrative costs
- For programs which have previously demonstrated success
- To increase participation in the loan modification, mediation and/or ‘meet and confer’ process
- To increase the likelihood of successful loan modifications, mediations and/or ‘meet and confer’ processes

IV. CONTRACT PERIOD. This is a one-time grant opportunity meant to provide immediate benefits. Projects should be operational within 3 months of the grant approval date and have established measureable results within 6 months. Organizations receiving funding from the AGO are required to provide regular status reports as well as a final report.

V. GRANT USES AND LIMITATIONS. This grant cannot provide funding to replace or supplant current funding for operating costs, salaries, including benefits for staff, or overhead of your organization. Administrative costs must be limited to 10 percent of your project budget and the majority of your budget must be used to provide direct goods or services to constituents. Large capital investments not directly related to provision of services are considered inappropriate expenses and should not be acquired using grant funds. For state agencies, any receipt of funds is subject to the Budget, Accounting and Reporting Act and we advise any recipients to consult with OFM concerning any budget or reporting requirements.

VI. GEOGRAPHIC REACH: Proposals must be targeted within Washington state or serve people who were homeowners in Washington state but lost their homes to foreclosure. Applicants are encouraged to propose projects to reach those regions or populations most affected or likely to be affected by the foreclosure crisis. Where appropriate to achieve broader coverage, partnership projects with different agencies or institutions are encouraged. Although it is not a requirement, proposals that include commitments from other sources of matching funding, supplemental funding, and/or other resources, for the purpose of funding a project of statewide coverage or reaching as many geographic areas or populations as possible, are encouraged.

APPLICATION DIRECTIONS

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VII. ELIGIBILITY: 501(c)(3) private non-profit organizations, tribal organizations, or local, county or state government entities serving Washington state residential mortgage consumers may apply. Organizations previously awarded Consumer Protection Division Cy Pres Grants are eligible to apply for this Grant if they are current with the reporting requirements of the existing Grant Agreement.

VIII. HOW TO APPLY.

1. Submit one (1) fully completed application form, including all required attachments, via email with receipt confirmation requested, or by certified mail to:

Rich Zwicker, Paralegal
Consumer Protection Division
Washington State Attorney General's Office
800 Fifth Avenue, Suite 2000
Seattle, Washington 98104-3188
CPGrants@atg.wa.gov

2. Applications should be no longer than 12 (8.5 x 11inch) pages, not including attachments, and in 12-point font.

3. The Committee reserves the right to reject any and all proposals or to award less than the amount applied for.

4. All decisions of the Attorney General are final.

5. Additional information may be requested of applicants if determined necessary by the Committee.

Incomplete or untimely applications will not be considered.

**APPLICATION FOR FUNDS FOR PROJECT TO HELP WASHINGTON
HOMEOWNERS AVOID PREVENTABLE FORECLOSURES OR TO AMELIORATE
THE EFFECTS OF THE FORECLOSURE CRISIS**

Please submit an application including all of the following information. Incomplete applications will not be considered.

I. APPLICANT INFORMATION

Organization Name:

Mailing Address:

City, State, Zip:

County:

If Tribal, Designate Tribe:

Primary Contact Person:

Primary Contact Phone No.:

Primary Contact Email:

Secondary Contact Person:

Secondary Contact Phone No.:

Secondary Contact Email:

II. ORGANIZATION TYPE

(check applicable)

☐ 501(c)3 nonprofit

☐ Tribal

☐ Governmental agency

III. IDENTIFYING INFORMATION

Tax Identification Number (TIN):

Uniform Business Identifier (UBI):

- A. Does your organization currently receive any funding from the AGO? If yes, please identify the date of your last report.

☐ No; ☐ Yes.

- B. Does your organization receive any funding from any other governmental agency for housing related projects or foreclosure related assistance? If yes, list the contracts by title, contract number and funding amount for the past 3 years.

☐ No; ☐ Yes.

- C. Is your organization solely owned/operated by a current state employee? If so, please complete the Ethics Certification process at www.ethics.wa.gov.

☐ No; ☐ Yes.

IV. PROJECT PROPOSAL

A. Project Title

B. Requested Amount:

C. Project summary: In 150 words or less, concisely describe your project and how it meets the criteria set forth in the settlement. This summary will help the Committee review proposals. Attachments and exhibits are not allowed in this section. Over-length summaries will disqualify application.

- D. Describe how your project meets the criteria set forth in sections I and III above, including estimated start and completion dates. Supporting information and exhibits may be included here. Please try to make your submission as concise as possible.

- E. Describe the demographics of the consumers you serve. Please provide supporting data or statistics.

- F. Describe the geographic scope of your project.

- G. Identify the total number of consumers you expect to serve during the life of this grant.

- H. If this is not a new project, describe what changes are being made to an existing project.

- I. Describe how net benefit or positive outcomes can be measured at the end of the project.

- J. Have you applied for an equivalent grant in the past, and if so, to which entity and when?

- K. If you intend to collaborate with other organizations, please provide a letter of support from that organization.

- L. Please provide an organizational chart for your organization.

- M. Please provide three references familiar with organization's activities and their contact information.

V. PROJECT BUDGET

As noted previously, this grant must be used to provide additional services and not merely replace existing services or supplant existing funding. No current salaries or benefits may be funded using grants provided by the AGO unless expressly and explicitly granted, in advance and in writing, by the Committee. The Committee reserves the right to request a more detailed budget prior to selection.

A. Total Project amount:

Salaries:
Goods and Services (identify):
Administrative Overhead:
Advertising or Outreach:
Travel:
Total:

B. What percent of your total project budget does this funding request represent?

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C. If the project will be funded in part from other sources, identify those sources and the funding amounts.

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VI. PROJECT ADMINISTRATION

- A. Identify within your organization who will be *directly responsible* for the following project components: (a) administration, (b) fiscal, (c) service delivery. Attach a current resume for the agency director, and the lead project staff person, and a current agency organizational chart.

- B. Describe what steps your organization will take to ensure that the project will serve its intended purposes and be completed on time.

- C. Describe how you plan to measure and evaluate the success of your project and include samples of evaluation tools if available.

VII. CERTIFICATION

I certify that I have the authority to submit this proposal, and that the information in this proposal is true and accurate. If my organization is faith-based, I understand that federal and state law prohibit the use of public funds for religious worship, exercise, instruction or support of any religious establishment.

http://www.acf.hhs.gov/programs/ccb/law/state_faith_based.htm

<http://www.leg.wa.gov/LawsAndAgencyRules/constitution.htm>

I understand that my organization will not receive reimbursement for any costs incurred in preparing this proposal. If awarded funding, I understand that our proposal will be incorporated into the final contract.

Printed Name and Title:

Signature (by entering name here,
form is electronically signed):

Date:

Applications should be addressed to:

Rich Zwicker

CPGrants@atg.wa.gov

206-389-3831

Consumer Protection Division

Washington State Attorney General's Office

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